

Certificate Number: 05781-PAE-DE-028238931

Bankruptcy Case Number: 13-11826



05781-PAE-DE-028238931

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2016, at 1:41 o'clock PM PDT, Velvia Gilchrist completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 20, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President